



DEMOCRATIC POLICY COMMITTEE **FACT SHEET**

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All Americans Deserve a *Patients' Bill of Rights*

Scope of Coverage Issue: The provisions of **S. 6**, the Democratic *Patients' Bill of Rights*, provide fundamental protections for *all* privately insured Americans. *The Republicans have developed a bill that leaves more than 100 million people unprotected* because most of the provisions in their bill are narrowly applied to only one type of insurance, self-funded employer plans. These types of plans, generally offered by big businesses who can afford to assume the risk of insuring their employees, cover only 48 million of the 161 million people with private insurance. (Note: One of the only protections the Republicans apply to more than 48 million is their weak external appeal provision, though even that provision still does not apply to the 38 million individuals who are State and local workers or who have individual health policies.)

Talking Points:

All privately insured Americans deserve the peace of mind that comes from knowing that an HMO or health insurer will actually cover promised benefits if they get sick.

- The most striking loophole in the Republican plan is that *most* of the patient protections in the plan narrowly apply to only one type of insurance: self-funded employer plans. The Republican bill leaves out more than 113 million people with private insurance.
- We do not want the American people to believe that we're about to provide them the protections they want, only to have them find they are as vulnerable as ever because the bill has failed to include them.
- The Democratic *Patients' Bill of Rights* extends equal protections to all 161 million privately insured Americans. Democrats believe that all Americans, not just a selected few as under the Republican bill, deserve a *Patients' Bill of Rights*.

- The Republican bill uses our title, but extends protection to only a subset of Americans who work for large corporate employers. That's not a bill of rights: It's a bill of special privileges for a select group.
- The Republican bill fails to deliver what small businesses want and need—protection against insurance company abuse—because most of its protections cover only self-funded plans, and small businesses cannot afford to self-fund.
- Who are the Americans the Republicans leave out?
 - The Republican bill leaves out our most vulnerable insurance customers—the people who purchase insurance themselves without their employer's help and the people who work for smaller employers who provide benefits through insurance.
 - These are the Americans who do not have employee benefit managers and large employers able to look out for their interests. These are the Americans most at the mercy of their HMO.
- Opponents of our bill argue that we should let the States address these issues. Democrats believe that everyone deserves a *Patients' Bill of Rights*, regardless of where they live or where they work.
- Further, to the extent that States have passed patient protections, our bill will not interfere with those state protections. Our bill simply guarantees fundamental rights to all Americans.